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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/060,305

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Kitty C. Chen

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EXAMINER

MALHOTRA, SANJEEV

ART UNIT

PAPER NUMBER

3693

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
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3 MONTHS

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)	
	10/060,305	CHEN ET AL.	
	Examiner	Art Unit	
	Sanjeev Malhotra	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 February 2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 18 April 2002 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This is the first Office Action in response to the application filed on February 1st, 2002 and titled: "Method and System for Providing an Aggregated Stock Options Report".

Drawings Objections

The Drawings (Fig. 1 to Fig. 23 on twenty-one sheets) submitted by the Applicant were initially filed on February 1st, 2002, and re-filed on April 18th, 2002 in response to objections raised by the OIPE. The Examiner notes that the aforesaid revised set of 23 Drawings filed in April 2002 by the Applicant are not labeled as "Replacement Sheet" pursuant to 37 CFR 1.121(d). Further, the Examiner notes that the aforesaid revised set of 23 Drawings filed in April 2002 is different from the original set of 23 Drawings filed in February 2002 in that the revised set of 23 Drawings filed in April 2002 by the Applicant have better margins and are more centered in their placement within the sheet/page.

Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to this Office Action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d).

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The aforesaid revised set of 23 Drawings filed in April 2002 by the Applicant is Not acceptable, as these 23 revised Drawings are also Not in compliance with the following titled paragraphs of 37 CFR 1.84:

(t) Numbering of Sheets of Drawings --- as required as per the statute, "The number of each sheet should be shown by two Arabic numerals placed on either side of an oblique line, with the first being the sheet number and the second one being the total number of sheets of drawings, with no other marking." For example, the Examiner notes that the first sheet would be labeled '1/21' in the instant application (i.e., Sheet One of Twenty-One Sheets of Drawings).

Appropriate correction is required per 37 CFR 1.85.

New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because of the deficiencies noted above in this Office Action. Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid the abandonment of this application. The requirement for corrected drawings will not be held in abeyance.

Claim Rejections – 35 USC §102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the

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applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-12 are rejected under 35 U.S.C. 102(e) as being anticipated by US

Patent Publication No. 2003/0040995 A1 invented by Daddario et al. (hereinafter "Daddario") filed on August 23, 2001.

Claims 1-5:

With respect to independent Claim 1, Daddario teaches a method for summarizing and reporting stock options values (see Abstract and paragraphs [0002], [0008], [0009], [0010], [0011] & [0023]).

Claim 1:

With respect to the five steps of Claim 1, Daddario teaches:

- + storing client account data in a database, wherein the client account data includes at least one set of stock options, and wherein each set of stock options is associated with a position name (see paragraphs [0025], [0031] & [0048]); the Examiner notes that Daddario teaches "user database 20" which is the same as the "database" claimed in this invention;
- + determining a vested options value for each of the at least one stored sets of stock options contained in the stored client account data (see paragraphs [0078] & [0081] and Claim 20);
- + determining an unvested options value for each of the at least one stored sets of stock options contained in the stored client account data (see paragraphs [0078] & [0081] and Claim 20);
- + generating an aggregated benefits report which includes the vested options value and the unvested options value for each of the at least one stored sets of stock options (see paragraphs [0071], [0084] & [0085] and Claims 1, 20 & 24); &

- + outputting the aggregated benefits report to a client terminal using a communications network in response to a request received from the client terminal (see paragraphs [0071], [0084] & [0085] and Claims 1 & 24).

Claim 2:

With respect to the three steps of dependent Claim 2, Daddario teaches:

- + obtaining investment account data from at least one external account provider using a communications link (see paragraphs [0081] and [0082]);
- + associating the investment account data with the client account data stored in the database (see paragraphs [0031] and [0081]); and
- + storing the investment account data in the database as client account data such that the investment account data obtained from external sources is included in the aggregated benefits report (see paragraphs [0031], [0081] & [0048]).

Claim 3:

With respect to the three steps of dependent Claim 3, Daddario teaches:

- + determining an estimated position value for each of the at least one stored set of stock options (see paragraphs [0023] & [0032]);
- + generating an investment position report which includes the estimated position value for each of the at least one stored sets of stock options (see paragraphs [0032], [0070] & [0073]); and
- + outputting the investment position report to a client terminal via a communications network in response to a request received from the client terminal (see paragraphs [0077] & [0078]).

Claim 4:

With respect to dependent Claim 4, Daddario teaches that at least one set of stock options includes a set of stock options associated with an employee stock purchase plan (see paragraphs [0077] & [0078]).

Claim 5:

With respect to dependent Claim 5, Daddario teaches the benefits information includes 401K information (see paragraphs [0008], [0010] & [0011]). The Examiner notes that the "401k" plan of the claimed invention is equivalent to the "retirement plan" taught by Daddario.

Claim 6:

With respect to independent Claim 6, Daddario teaches a method for summarizing and reporting benefits information (see Abstract, paragraphs [0002], [0023], [0024] & [0025], and FIGS. 1-4).

With respect to the seven steps of Claim 6, Daddario teaches:

- + storing client account data in a database, wherein the client account data includes at least one set of benefits information, and wherein the benefits information includes at least one set of stock options (see paragraphs [0023], [0024] & [0025]);
- + determining a vested options value for each of the at least one stored sets of stock options (see paragraphs [0078] & [0081]);
- + determining an unvested options value for each of the at least one stored sets of stock options (see paragraphs [0078] & [0081]);
- + determining a total vested benefits value based on the vested value of each of at least one stored sets of benefits information, wherein the total vested benefits value includes the vested options value (see paragraphs [0073], [0078] & [0081] and Claims 13 & 20);
- + determining a total unvested benefits value based on the unvested value of each of at least one stored sets of benefits information, wherein the total unvested benefits value includes the unvested options value (see paragraphs [0073], [0078] & [0081] and Claims 13 & 20);
- + generating an aggregated benefits report which includes the vested options value and the unvested options value for each of the at least one stored sets of stock options, as well as the total vested benefits value and the total unvested benefits value (see paragraphs [0073], [0078], [0081], [0084] & [0085]); and
- + outputting the aggregated benefits report to a client terminal via a communications network in response to a request received from the client terminal (see paragraphs [0071], [0084] & [0085] and Claims 1 & 24).

Claims 7-10:

With respect to independent Claim 7, Daddario teaches a data aggregation system configured to determine and report the value of at least one set of stock options (see Abstract, paragraphs [0002], [0022], [0023], [0024], [0025], [0073], [0077] & [0078] and FIGS. 1-4).

With respect to the five steps of Claim 7, Daddario teaches:

- + a database containing client account data, the client account data including at least one set of stock options (see paragraphs [0025], [0031] & [0048]); and the Examiner notes that Daddario teaches “user database 20” which is the same as the “database” claimed in this invention;
- + a database server operably coupled to the database and configured to retrieve and store the client account data in accordance with a sequence of programmed instructions (see paragraphs [0025], [0026], [0031] & [0048]);
- + a web server operably coupled to the database server, wherein the web server has a communications interface to at least one communications network, wherein the web server is configured to calculate a vested options value and an unvested options value for at least one set of stock options stored using the client account data, and wherein the web server is configured to generate at least one report including the stock options value (see paragraphs [0025], [0026], [0029], [0030], [0031], [0040], [0041] & [0048]);
- + an application server operably coupled to the web server and the database server, wherein the application server has an interface to the at least one communications network (see paragraphs [0025], [0026], [0029], [0030], [0031], [0040], [0041] & [0048]);
- + at least one client terminal coupled to the web server via the communications network, wherein the client terminal is configured to access the at least one report from the web server (see paragraphs [0026], [0029], [0040], [0041], [0071], [0084] & [0085] and Claims 1 & 24).

Claim 8:

With respect to dependent Claim 8, Daddario teaches the client terminal is a personal computer configured for requesting and receiving interactive pages (see paragraphs [0023] & [0024]).

Claim 9:

With respect to dependent Claim 9, Daddario teaches the client terminal is a personal digital assistant configured for requesting and receiving interactive pages (see paragraphs [0023] & [0024]). The Examiner notes that PDA or Personal Digital Assistant, according to the "Microsoft Computer Dictionary", Fifth Edition, ©2002 is "a light-weight palmtop computer designed to provide specific functions More advanced models also offer multimedia features."

Claim 10:

With respect to dependent Claim 10, Daddario teaches the client terminal is a wireless terminal configured for requesting and receiving interactive pages (see paragraphs [0023] & [0024]). The Examiner notes that 'wireless communication', according to the "Microsoft Computer Dictionary", Fifth Edition, ©2002 is "communication between a computer and another computer or device without wires." Further, the Examiner notes that a WID or Wireless Information Device, per the "Microsoft Computer Dictionary", Fifth Edition, ©2002 is a "smart phone or other handheld wireless device capable of multiple communications functions, including e-mail and Internet access."

Claim 11:

With respect to independent Claim 11, Daddario teaches a computer-readable medium upon which is embodied a set of programmed instructions that cause one or more processors to perform a sequence of operations (see paragraphs [0025] & [0027]).

With respect to the six steps of Claim 11, Daddario teaches:

- + obtaining investment account data from at least one external account provider using a communications link (see Abstract, paragraphs [0002], [0008] – [0011], [0022] – [0026], & [0081]);
- + storing client account data in a database, wherein the client account data includes the investment account data, wherein the client account data includes at least one set of stock options, and wherein each set of stock options is associated with a position name (see paragraphs [0025], [0031], [0048], [0081] & [0082]);
- + determining a vested options value for each of the at least one stored sets of stock options contained in the stored client account data (see paragraphs [0078] & [0081]);
- + determining an unvested options value for each of the at least one stored sets of stock options contained in the stored client account data (see paragraphs [0078] & [0081]);
- + generating an aggregated benefits report which includes the vested options value and the unvested options value for each of the at least one stored sets of stock options (see paragraphs [0071], [0084] & [0085] and Claims 1 & 24); and
- + outputting the aggregated benefits report to a client terminal using a communications network in response to a request received from the client terminal (see paragraphs [0071], [0084] & [0085] and Claims 1 & 24).

Claim 12:

With respect to independent Claim 12, Daddario teaches a data aggregation system configured to determine and report the value of at least one set of stock options (see Abstract, paragraphs [0002], [0022], [0023], [0024], [0025], [0073], [0077] & [0078] and FIGS. 1-4).

With respect to the five steps of Claim 12, Daddario teaches:

- + storage means for storing client account data, the client account data including at least one set of stock options (see paragraphs [0025], [0031] & [0048]);
- + a database server operably coupled to the storage means and configured to retrieve and store the client account data in accordance with a sequence of programmed instructions (see paragraphs [0025], [0026], [0031] & [0048]);
- + a web server operably coupled to the database server, wherein the web server has a communications interface to at least one communications network, wherein the web server is configured to calculate a vested options value and an unvested options value for at least one set of stock options stored using the client account data, and wherein the web server is configured to generate at least one report including the stock options value (see paragraphs [0025], [0026], [0029], [0030], [0031], [0040], [0041] & [0048]);
- + an application server operably coupled to the web server and the database server, wherein the application server has an interface to the at least one communications network (see paragraphs [0025], [0026], [0029], [0030], [0031], [0040], [0041] & [0048]);
- + reporting means coupled to the web server via the communications network and configured to access the at least one report from the web server (see paragraphs [0026], [0029], [0040], [0041], [0071], [0084] & [0085] and Claims 1 & 24).

Conclusion

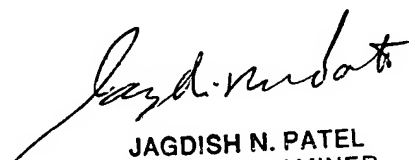
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sanjeev Malhotra whose telephone number is 571-272-7292. The examiner can normally be reached on Flexible schedule.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James A. Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

SM



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PRIMARY EXAMINER